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OFFICE OF
INSURANCE COMMISSIONER

In the Matter of)

No. D06-342)

MONY LIFE INSURANCE COMPANY)
OF AMERICA,)

CONSENT ORDER
IMPOSING A FINE)

An Authorized Insurer)

Findings of Fact:

1. MONY Life Insurance Company of America ("MLICA") is authorized to conduct insurance business in Washington State. It issues life and disability insurance.
2. MLICA electronically filed its calendar year 2004 Annual Statement with the Office of the Insurance Commissioner ("OIC") on February 28, 2005, but the Separate Accounts Statement was not in the filing.
3. MLICA electronically filed the 2004 Separate Accounts Statement with the OIC on April 29, 2005, but did not file the accompanying paper signature page.
4. MLICA electronically filed its calendar year 2005 Annual Statement with the OIC on February 28, 2006, but failed to file its Separate Accounts Statement, as well as the paper signature pages for its Separate Accounts Jurat and Statement of Non-Guaranteed Elements. MLICA electronically filed its 2005 Separate Accounts Statement with the OIC on March 22, 2006, and the accompanying paper signature pages were filed with the OIC on May 19, 2006.

Conclusions of Law:

1. MLICA's failure to timely file complete calendar year 2004 and 2005 Annual Statements with the OIC constitutes two violations of RCW 48.05.250.
2. RCW 48.05.185 authorizes the Commissioner to impose a fine in lieu of or in addition to the suspension or revocation of an insurer's certificate of authority.

Consent to Order:

MLICA consents to the following, in order to resolve this matter without further legal or administrative proceedings. The Insurance Commissioner consents to resolve this matter in consideration of MLICA's payment of a fine as set forth below.

1. MLICA consents to the entry of the foregoing Findings of Fact and Conclusions of Law, and acknowledges its duty to comply fully with all applicable laws and regulations of the



State of Washington. It waives further administrative or legal challenge to the actions taken by the Insurance Commissioner that are related to the subject matter of this Order.

2. Within thirty days of the entry of this Order, MLICA will pay to the Insurance Commissioner a fine in the amount of \$1,500 (one thousand five hundred dollars).
3. Failure to pay the fine in full within thirty days of the entry of this order will constitute grounds for revocation of the certificate of authority held by MLICA in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 8th day of December, 2006.

MONY LIFE INSURANCE COMPANY OF AMERICA

By: Paul R. Boucher

Printed Name: PAUL R. BOUCHER

Printed Corporate Title: VICE PRESIDENT

Pursuant to the foregoing Findings of Fact, Conclusions of Law, and Consent to Order, the Insurance Commissioner orders as follows:

Order:

1. MONY Life Insurance Company of America shall forthwith file its calendar year 2004 Separate Accounts paper signature page with the OIC.
2. MONY Life Insurance Company of America is ordered to pay, within thirty days of the entry of this order, a fine in the amount of \$1,500 (one thousand five hundred dollars).
3. Failure to pay the fine timely and in full will constitute grounds for revocation of the certificate of authority held by the insurer in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 18th day of December, 2006

MIKE KREIDLER

Insurance Commissioner

By: Marcia G. Stickler

Marcia G. Stickler

Legal Affairs Division